LOCAL LAW 4 OF 2022 OF THE CITY OF KINGSTON, NEW YORK, AUTHORIZING THE AMENDMENT TO ARTICLE V, PAYMENT OF DELINQUENT TAXES BY INSTALLMENT, SECTION 360-27 TERMS OF THE CODE OF THE CITY OF KINGSTON

Sponsored By: Law

Laws & Rules Committee: Alderman:

Worthington, Hill, Frankel, Scott-Childress,

Olivieri

WHEREAS, currently under the Code of the City of Kingston eligible City property owners who have fallen behind on property taxes are given the opportunity to enter into an installment payment plan with a down payment of 25% of the delinquent taxes as a condition of eligibility for the installment payment plan; and

WHEREAS, request has been made to reduce the initial down payment amount thereby encouraging homeowners to begin repaying back taxes more quickly, increasing home retention, and allowing the City to recoup more back taxes owed without initiating time consuming foreclosure proceedings.

## NOW THEREFORE, BE IT ENACTED AS FOLLOWS:

**SECTION 1.** That the Common Council authorizes the amendment to Article V, Payment of Delinquent Taxes by Installment, Section 360-27 Terms as follows:

"The term of the installment agreement shall be 24 months. The payment schedule shall be monthly, quarterly or semi-annually. The required down payment shall be 25% of the eligible delinquent taxes, or in the case of owner occupied residential property of four (3) units or less, an amount equal to the first installment payment. Eligible properties shall include all properties within the City of Kingston."

**SECTION 2.** If any provisions of this local law are held to be unconstitutional or otherwise invalid by any court of competent jurisdiction, the remaining provisions of the local law shall remain in effect.

SECTION 3. This local law shall take effect upon filing with the Secretary of State.

Submitted to the Mayor this day of, 2022	Approved by the Mayor this day of, 2022
Elisa Tinti, City Clerk	Steven T. Noble, Mayor
Adopted by Council on	, 2022

H 1023

## THE CITY OF KINGSTON COMMON COUNCIL

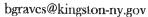
## LAWS & RULES COMMITTEE REPORT

		THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAM	
DEPARTMENT: Corporation Counsel	DATE: September 30, 2022		
Description: Resolution adopting a local law to expand installment plan eligibility for owner-occupied properties. The revised provision in Article V, §360-27 of the City's Administrative Code will read as follows:			
"The term of the installment agreement shall be 24 months; the payment schedule shall be monthly, quarterly or semiannually; the required initial down payment shall be 25% of the eligible delinquent taxes, or, in the case of owner-occupied residential property of four (4) units or less, an amount equal to the first installment payment; and eligible properties shall include all properties within the City of Kingston."			
Motion by			
Seconded by RS-C	Committee Vote	YES NO	
Action Required:	Rota Wilesh	/	
	Rita Worthington, Ward 4 Chairman		
SEQRA Decision: Type I Action	Barbara Hill, Ward 1		
Type II Action Unlisted Action	Carl Frankel, Ward 2	·	
Negative Declaration of Environmental Significance:	·		
Conditioned Negative Declaration:	Rennie Scott-Childress, Ward 3		
Seek Lead Agency Status:	Pargled furth (in		
Positive Declaration of Environmental Significance:	Michael Olivieri, Ward 7		
	1/1/1/4///		



## CITY OF KINGSTON







Steven T. Noble, Mayor



Barbara Graves-Poller, Corporation Counsel

September 30, 2022

Alderwoman at Large Andrea Shaut, President City of Kingston Common Council City Hall - 420 Broadway Kingston, NY 12401

Re: Administrative Code § 360-27 (Installment Payment Plan) Revision

Dear President Shaut,

As the Common Council is aware, my office has been working with the Mayor and Director of Housing Initiatives on projects related to the housing goals set forth in the City's 2025 Comprehensive Plan. I am submitting this communication to recommend an Administrative Code change, via local law, to further this effort.

Consistent with State law, our Code currently gives eligible City property owners who have fallen behind on property tax payments the opportunity to repay the back taxes under a 24-month installment payment plan. The homeowner may make payments monthly, quarterly, or semi-annually; but, in each case, our Code currently requires the homeowner to furnish a down payment of 25% of the delinquent taxes as a condition of eligibility for the installment payment plan.

The Office of Corporation Counsel, in consultation with the Director of Housing Initiatives, recommends expanding installment plan eligibility by reducing the initial down payment burden for most owner-occupied residential properties. We anticipate that this change will help promote home ownership by low- and moderate-income households, which is one of the key goals outlined in the Comprehensive Plan. Specifically, we expect that expanding installment agreement eligibility will: i) encourage homeowners to begin repaying back taxes more quickly, rather than allowing those arrears to accrue as the property owner attempts to aggregate a hefty down payment; ii) increase home retention and thereby boost generational wealth transfers as home ownership is a primary vehicle for both individuals and families to accumulate wealth and assets; and iii) allow the City to recoup more back taxes owed without initiating time-consuming foreclosure proceedings.

I ask that you please forward this communication and the attached supporting documentation to the next regularly scheduled Laws & Rules Committee for consideration. If you have any questions, please do not hesitate to contact me.

Respectfully submitted.

Barbara Graves-Poller Corporation Counsel